CERTIFICATION OF SERVICE

I, Carol Newman, of full age, hereby certify that the original of the within

Answer to Complaint for Declaratory Judgment, Crossclaim, Counterclaim, Separate

Defenses and Certifications have been electronically filed with the Clerk, United

States District Court for the District of New Jersey. Notice of this filing will be sent

by operation of the Court's electronic filing system to all parties indicated on the

electronic filing receipt. Parties may access this filing through the Court's system.

I certify that the foregoing statements made by me are true. I am aware that

if any of the foregoing statements made by me are willfully false, I am subject to

punishment.

Carol Newman

Legal Secretary to Paul D. Kelly, Esquire

YWMAM

Dated: November 21, 2017